



## Health Savings Accounts

### What is a HSA?

A **Health Savings Account** (HSA) is a savings product that offers a different way for consumers to pay for their health care. HSA's enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

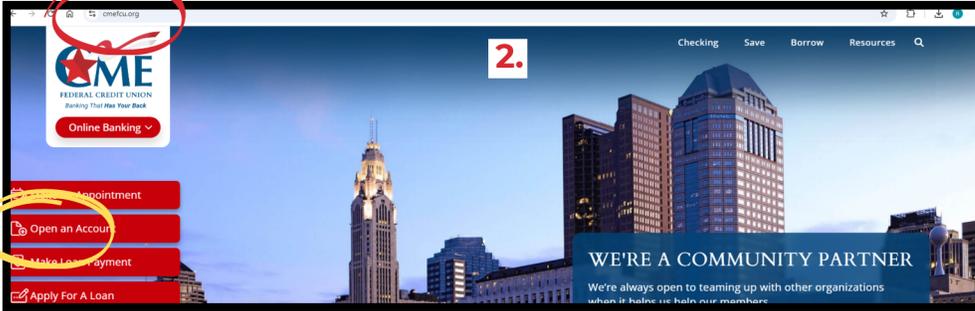
### CME Federal Credit Union HSA Benefits:

- ✓ No Set Up or Annual HSA Fee.\*
  - ✓ LOCAL, personal, friendly, member service.
  - ✓ Ability to make physical branch transactions at 6 centrally-located branches.
  - ✓ Take advantage of the great rates and products available only to credit union members.
  - ✓ FREE Electronic Statements  
FREE Mastercard Debit Card  
FREE Online Bill Pay
  - ✓ CME will fund the \$5 deposit to your Advantage Share account. This amount is required to maintain your membership stake in the credit union.
- Checks available upon request for a fee.

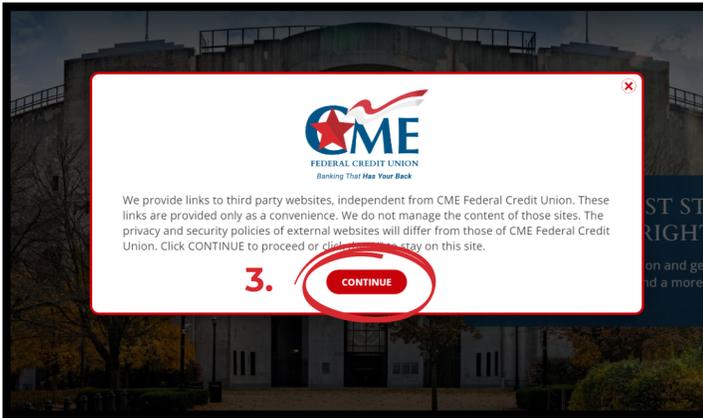
\*APY=Annual Percentage Yield. Rate accurate as of 8/18/2025 and subject to change. \*\*\$3 Statement Fee - Enroll in E-statements to waive the fee.

# Step by Step: Online Instructions to Open an HSA at CME FCU

1.



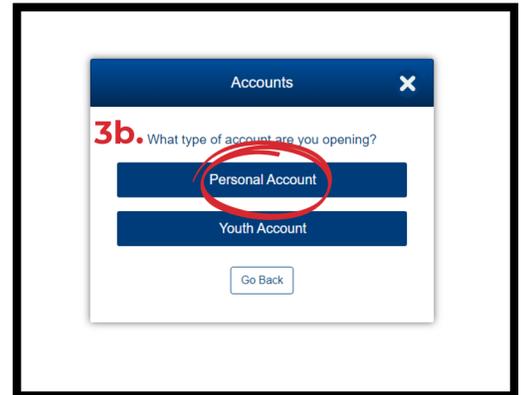
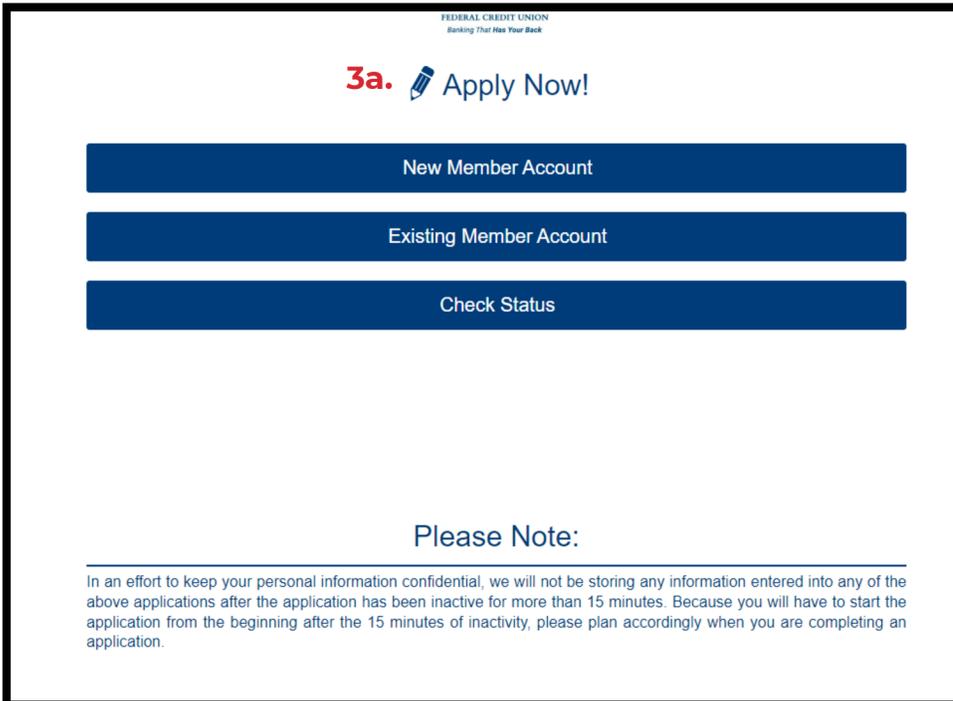
1. Visit our website: **www.cmefcu.org**
2. Click on "**Open Account**" in the top section of our home page.



### 3. Pop up screen - Begin Application

A new screen will pop up. Click on "**Continue**" to proceed to the application.

- a. Make your next selection based off of your membership status.
- b. Select "**Personal Account**".



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**3.** Select your eligibility \*

I live/work/worship or attend school in an eligible county.

I am a relative of an existing member.

### 3. Select your eligibility:

- a. Please enter the county you live/work/worship in from the first drop-down box.
- b. Once you click on your County, it will populate a second drop-down box.
- c. In The second drop-down box, please choose your Employer.
- d. Scroll down to Required/Available Products.

**3a.** I live/work/worship or attend school in an eligible county.

**3c.** Select your county here: \*

(Select One)

If applicable, select your employer that offers CME FCU membership as a benefit. \*

Please Select--

I am a relative of an existing member.

**3b.** Select your county here: \*

(Select One)

- Delaware County
- Fairfield County
- Franklin County
- Licking County
- Madison County
- Morrow County
- Pickaway County
- Union County

**4.** Required Products

Select at least one of the following products required for membership

**4a.**

**Advantage Share**

Member ownership that has your back!

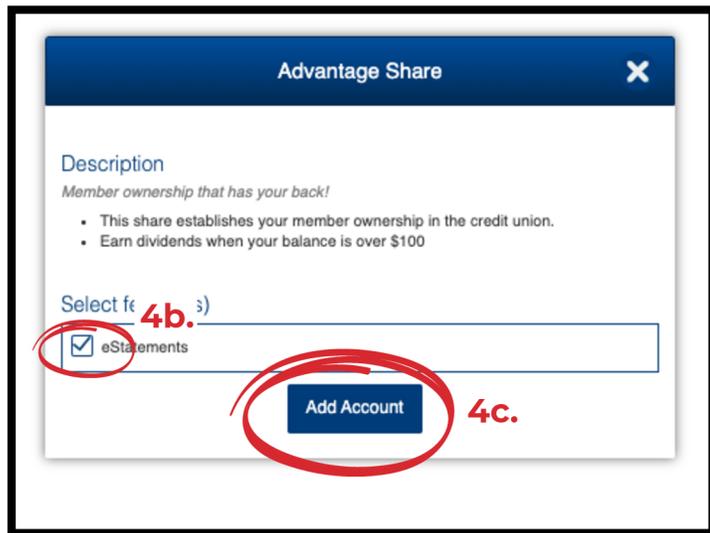
- This share establishes your member ownership in the credit union.
- Earn dividends when your balance is over \$100

Min Deposit: \$5.00

### 4. Required Products:

- a. Add Advantage Share under Required Products ( click on blue circle with + on the right hand side).

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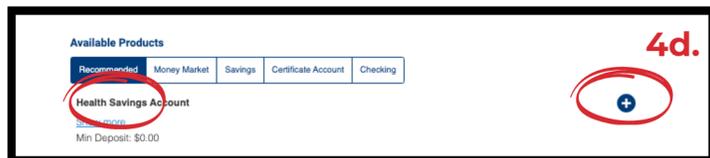


## 4. Required Products: continued

**b.** Add a checkmark to enroll in FREE eStatements for your Advantage Share savings account.

**or** do not add a checkmark to the box and have printed statements (\$3 fee per statement).

**c.** Once you have made your selection click **"Add Account"**.



## 4. Required Products: continued

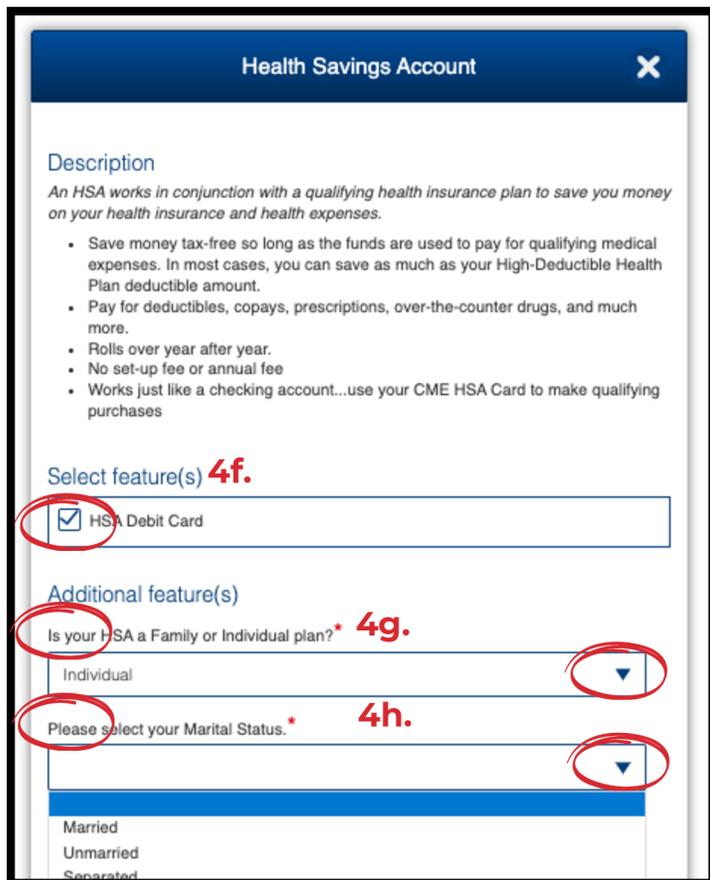
**d.** Under Available Products, click on the **Health Savings Account** (blue circle with + on the right hand side) it will direct you to Select feature "HSA debit card" click on that box.

**e.** HSA debit cards will arrive in 7-10 business days in an unmarked, white envelope.

**f.** Once you click on Health Savings Account, you will be taken to another page that lets you click on "select feature," **"HSA Debit Card,"** and then the next drop-down box indicates if you have **Family or Individual Health Insurance. Please click on one of those two options.**

**g.** In the next drop-down, please choose how you filed for your HDHP insurance plan - **Individual or family (your HDHP and HSA will match).**

**h.** In the next drop-down, please choose your marital status.



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Please select your Marital Status.\*  
 Unmarried

How many additional cardholders would you like to add to your Health Savings Account? **4i.**

**PLEASE NOTE:** Do not add the primary member as an additional cardholder, as you will receive a card for having selected the checkbox above. Additional

0  
1  
2

Add Account

1 **4j.**

Please enter the first additional cardholder's First Name.\*

Please enter the first additional cardholder's Last Name.\*

Please enter the first additional cardholder's Date of Birth\*

Please enter the first additional cardholder's Social Security Number\*

**4k.**

Add Account

Your Selected Products

Advantage Share (required)  
 Selected Features: eStatements

Health Savings Account  
 Selected Features: HSA Debit Card

**4L.**

\*Required Field(s)

Continue

CME Federal Credit Union  
 Federally Insured by NCUA, Equal Housing Lender  
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## 4. Required Products: continued

**i. The questions below are "How many additional cardholders would you like to add to your Health Savings Account?"**

**j.** Once you determine if you want additional cards, you will need the person's date of birth and social security number.

**k. After completing that section, please click on "add account."** Then you will be directed back to the "required products screen."

**L.** If all the products listed under **Your Selected Products** are correct, click **"Continue."**

**M.** If you do not add an additional card holder(s), **a card will be ordered for you automatically.**

**\*If you do not have a social security number for your additional card holder, please skip this step and complete your application.**

**Please look at the document at the end of these instructions on adding additional people to your account without a social security number.**

**Please contact CME after you open your account to add this additional person.**

# Step by Step: Online Instructions to Open an HSA at CME FCU

Join in 3 Steps

**5. Tell Us About Yourself**

Optional: Click or tap the card below to pre-populate information with your driver's license.

**5a.** Current Physical Address

Address  
Zip  
City  
State  
Occupancy Status  
Occupancy Duration

- 5. Tell Us About Yourself / Personal Info**
- a. Once you reach the occupancy stage, if you have lived someplace for **less than two years, you must provide your previous address.**

**5b.** Upload Drivers License, ID, or Important Documents Here

Please upload your *drivers license* or other important documents in PDF, PNG, or JPEG for application.

Click or tap here to capture or upload an image or document.

**Required: Upload Photo ID**

- b. Please upload your driver's license or other important documents in **PDF, PNG, or JPEG format.**

Do you have any beneficiaries? **5c.**

Yes No

Do you have another applicant? **5d.**

Yes No

**5e.** Continue

Or Go Back

- c. Click on the blue box that applies, Continue without Co-Applicant or Continue with Co-Applicant

**Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account.**

- d. Add a spouse or dependents as beneficiaries by selecting yes or no.

- e. After you add your personal information, click on "Continue".

# Step by Step: Online Instructions to Open an HSA at CME FCU

Join in 3 Steps

Tell us about your beneficiaries

**Beneficiary # 1** **6a.**  
Is Beneficiary a Trust?  Yes  No

**6b.**  
First Name \*  
Last Name \*  
Date of Birth \*  
SSN \*  
Phone (xxx) xxx-xxxx  
Relationship

**6c.**  
Continue  
Or Go Back

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Federally Insured by NCUA, Equal Housing Lender.  
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- 6 Tell Us About Yourself / Beneficiaries**
  - a. If your beneficiary is a person, then select **NO**.
  - b. Fill in the required info for your beneficiaries.
  - c. Click on **continue** once you fill in all required info for your beneficiary.

Join in 3 Steps

Funding

**7a.**  
How much do you want to deposit?  
Promotional Code  
1935  
Apply

1935 has been successfully applied.  
Advantage Share (\$5.00 minimum)\*  
\$0.00  
Minimum deposit waived  
Health Savings Account **7b.**  
\$0.00  
Total Deposit\*  
\$0.00

How do you want to fund your new account? **7c.**  
 Promo Code Applied - Not Funding At This Time  
 Transfer From Another Financial Institution (max \$100)  
 Mail A Check  
 Internal Transfer

**7d.** \*Required Field(s)  
Continue  
Or Go Back

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- 7. Funding**
  - a. Most new HSA members open their HSA with their employer after enrolling in an HDHP. As a thank-you courtesy for opening your HSA with CME, we fund your \$5.00 member share into your Advantage Share savings account. Your member share of \$5.00 to CME will stay in your Advantage Share Savings account (ALL CME members do this). **Please input 1935 in the promotional code box.** Then click **Apply**.
  - b. You are not required to deposit an amount during your application to open your HSA (leaving this at \$0.00 is acceptable).
  - c. In this section, please choose "**Promo Code Applied - Not Funding At This Time.**"
  - d. Click **Continue** once you have completed this page.

# Step by Step: Online Instructions to Open an HSA at CME FCU

## 8. Review ALL Entered Information

a. Please read over and confirm that your information (all yellow areas) is correct.

b. How did you hear about CME FCU?

c. Select yes or no to receive special offers and updates from CME via SMS/text.

## 9. Read, Sign, and Submit:

a. There will be two boxes, Receive communication electronically and Privacy Policy, to read over and click on before you hit "I agree."

b. After clicking "I Agree," you will be taken to a page with 3-5 authentication questions to verify your identity (not pictured). Please answer the required multiple-choice questions, and when finished, click on the **Submit Answers** button.

c. Once we receive your online application, we will process it. If we need more information, we will send you an email.

d. Please watch for an email from **DocuSign** to complete the process; this is how we capture your **electronic signature**. You **must complete this after submitting your application to open your account successfully**.

**Continue to the next page If you do not have a social security number for your additional card holder.**

# ADD AN AUTHORIZED SIGNER TO YOUR HSA USING THEIR ITIN\*

\*INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER



## NO SSN?

Authorized signers with only their ITIN cannot be added online during the application process. Once your account is open, our Financial Services Representatives can add them for you and order their card. Let us know if you'd like to be contacted once your account is set up.

 **614-224-8890**

 **[www.cmefcu.org](http://www.cmefcu.org)**

## STEPS

**01**

### COMPLETE THE HSA APPLICATION ONLINE

Note: The online application does not support adding authorized signers with an ITIN at this stage.

**02**

### OPEN YOUR ACCOUNT

Your account is opened after you sign your documents. Once your account is open, authorized signers can be added manually.

**03**

### CONTACT US TO ADD THE AUTHORIZED SIGNER

Our **Financial Services Representatives** will assist with adding the authorized signer to your account and ordering their card.

**04**

### LET US KNOW IF YOU'D LIKE FOLLOW-UP COMMUNICATION

If you'd like us to reach out once your account is open, please let us know.